

PROPERTY & CASUALTY PRODUCT TYPES			
Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
PROPERTY AND CASUALTY		Property & Casualty includes Vehicle, Liability, Worker's compensation, Burglary and Forgery, Glass, Fidelity and Surety, Title, Fire and extended coverage, Steam boiler and sprinkler leakage, Crop and live stock, Marine and transportation (inland marine), Miscellaneous and Homeowners' insurance	
COMMERCIAL PACKAGE		The commercial policy that packages two or more commercial coverages protecting an enterprise from various property and liability risk exposures. (NOTE: See monoline products.)	
Commercial Multiple Peril	P0101-000000	The policy packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. (NOTE: See monoline products).	N
Business owners package	P0102-000000	Package policy designed to provide broad property and liability coverages for small and medium sized businesses. (NOTE: See monoline products).	N
BOP - Standard Property	P0102-010000	Coverage for small and medium sized businesses designed to provide basic property coverage. (NOTE: See monoline products).	N
BOP - Special Property	P0102-020000	Coverage for small and medium businesses designed to provide property coverage unless the loss is subject to policy exclusions and limitations. (NOTE: See monoline products).	N
BOP - Liability	P0102-030000	Coverage for all sums the insured becomes legally obligated to pay because of bodily injury or property damage, and sometimes other wrongs to which the insurance policy applies. (NOTE: See monoline products).	N
Manufacturer's Output	P0103-000000	Coverage for personal property of a manufacturer on an all risks basis when that property is located away from the manufacturer's premises. (NOTE: See monoline products).	N
Capital Output	P0104-000000	Coverage for personal property of medium to large businesses on an all risks basis for all covered locations. (NOTE: See monoline products).	N
Stock-Throughput	P0105-000000	Coverage for ocean marine shipments in transit and while in warehouses and for domestic transit and domestic property whether or not imported. (NOTE: See monoline products).	N
FIRE		Coverage protecting the insured against loss or damage to real or personal property from a variety of perils.	
Personal Fire	P0201-000000	Property insurance coverage sold for personal, family or household purposes.	N
Standard Fire	P0201-010000	Coverage provided under named perils policy specifically for fire and extended coverage.	O

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Personal - Industrial	P0201-010100	Coverage provided under named perils policy specifically for fire and extended coverage.	N
Personal - Dwelling	P0201-010200	Coverage for residential structures which contain no more than four apartments, or are occupied by no more than five roomers or boarders.	N
Personal - Dwelling - Basic	P0201-010201	Coverage providing the most limited coverage.	N
Personal - Dwelling - Broad	P0201-010202	Coverage provided for multiple types of perils over and above the usual basic perils.	N
Personal - Dwelling - Special	P0201-010203	Coverage on an all risk basis covering any loss that is not excluded.	N
Personal - Dwelling - Earthquake	P0201-010204	Coverage for direct damage resulting from earthquake or volcanic eruption.	N
Personal - Dwelling - Farmowners	P0201-010205	Coverage for farm dwellings and their contents, barns, stables, and/or other farm structures.	N
Personal - Dwelling - Vacant	P0201-010206	Coverage for an insured risk for losses in the absence of both people and property from a premises for at least 60 consecutive days.	N
Homeowners	P0201-010300	Package policy combining real and personal property coverage with personal liability coverage, that protects owners and tenants against loss or damage to their residential property.	N
Homeowners - Basic	P0201-010301	Homeowners coverage providing the most limited coverage.	N
Homeowners - Broad	P0201-010302	Coverage provided for multiple types of perils over and above the usual basic perils.	N
Homeowners - Special	P0201-010303	Homeowners coverage on an all risk basis covering any loss that is not excluded.	N
Homeowners - Comprehensive	P0201-010304	Homeowner coverage providing special "all risk" for both the residence and its contents.	N
Homeowners - Tenants	P0201-010305	Coverage sold to tenants occupying the described property.	N
Homeowners - Condo/Unit-owners	P0201-010306	Coverage sold to condominium owners occupying the described property.	N
Homeowners - Mobile Homes	P0201-010307	Coverage sold to owners occupying the described mobile home.	N
Homeowners - Earthquake	P0201-010308	Coverage for direct damage resulting from earthquake or volcanic eruption.	N
Farmowners	P0201-010400	Coverage for property and liability insurance for farmers for both personal and business exposures.	N
Seasonal Homes	P0201-010500	Coverage for property and liability for homes used during certain times of the year.	N
Commercial Fire	P0202-000000	Covers property insurance sold to commercial ventures.	N

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Commercial - Standard Fire	P0202-010000	Coverage provided under named perils policy specifically for fire and extended coverage.	O
Commercial Dwelling	P0202-010100	Coverage for residential structures which contain no more than four apartments, or are occupied by no more than five roomers or boarders.	N
Dwelling - Basic	P0202-010101	Dwelling coverage providing the most limited coverage.	N
Dwelling - Broad	P0202-010102	Coverage provided for multiple types of perils over and above the usual basic perils.	N
Dwelling - Special	P0202-010103	Homeowners coverage on an all risk basis covering any loss that is not excluded.	N
Dwelling - Mobile homes	P0202-010104	Coverage sold to owners occupying the described mobile home.	N
Dwelling - Condo	P0202-010105	Coverage sold to condominium owners occupying the described property.	N
Dwelling - Vacant	P0202-010106	Coverage for an insured risk for losses in the absence of both people and property from a premises for at least 60 consecutive days.	N
Commercial Earthquake	P0202-010200	Coverage for direct damage resulting from earthquake or volcanic eruption.	N
Church	P0202-010300	Coverage for church property risks.	N
Church Package	P0202-010301	Coverage for church property, personal property in the care, custody or control of the church; and related liability exposures.	N
Schools	P0202-010400	Coverage for school property risks.	N
Municipality	P0202-010500	Coverage for municipal property risks.	N
Assisted Living	P0202-010600	Coverage for assisted living property risks.	N
Assisted Living - Senior Living Community	P0202-010601	Coverage for senior living community property risks.	N
Assisted Living - Nursing Home	P0202-010602	Coverage for nursing home property risks.	N
Day Care	P0202-010700	Coverage for day care property risks.	N
Senior Day Care	P0202-010701	Coverage for senior day care property risks.	N
Child care	P0202-010702	Coverage for child care property risks.	N
Building and Personal Property	P0202-010800	Coverage for direct loss of buildings, or contents, or both.	N
Builder's Risk	P0202-010900	Coverage that insurers building contractors for damage to property under construction.	N
Business Income with Extra Expense	P0202-011000	Coverage for the actual loss of business income sustained due to suspension of "operations" and to extra expenses incurred to avoid or minimize a suspension of "operations," during a "period of restoration."	N

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Basic Business Income with Extra Expense	P0202-011001	Coverage providing the most limited coverage.	N
Broad Business Income with Extra Expense	P0202-011002	Coverage provided for multiple types of perils over and above the usual basic perils.	N
Special Business Income with Extra Expense	P0202-011003	Homeowners coverage on an all risk basis covering any loss that is not excluded.	N
Business Income without Extra Expense	P0202-011100	Coverage for the actual loss of business income sustained due to suspension of "operations" and for those expenses that reduce the business income to the extent that they actually reduce the loss.	N
Basic Business Income without Extra Expense	P0202-011101	Coverage providing the most limited coverage.	N
Broad Business Income without Extra Expense	P0202-011102	Coverage provided for multiple types of perils over and above the usual basic perils.	N
Special Business Income without Extra Expense	P0202-011103	Homeowners coverage on an all risk basis covering any loss that is not excluded.	N
Extra Expense	P0202-011200	Coverage for commercial property that covers additional expenses incurred by the insured business to continue operations following a direct loss by a peril.	N
Leasehold Interest	P0202-011300	Coverage for a tenant with a favorable lease which indemnifies the leasee for losses.	N
Legal Liability	P0202-011400	Coverage to insure the insured's legal liability arising from loss or damage to property of others which is in the insured's care, custody or control.	N
Glass	P0202-011500	Coverage on an all risks basis for glass breakage, subject to exclusions of war and fire.	N
Condominium Association	P0202-011600	Coverage for condominium association property risks.	N
Funeral Home Property	P0202-011700	Coverage for funeral home property risks.	N
Cemetery	P0202-011800	Coverage for cemetery property risks.	N
Sports, Leisure and Entertainment	P0202-011900	Coverage for sports, leisure, and entertainment property risks.	N
Condominium Commercial Unit owners	P0202-012000	Coverage to insure commercial (not residential) condominium unit owners.	N
Mortgage holders Errors and Omissions	P0202-012100	Coverage for loss to the mortgage holder's interest in covered property due to error or accidental omission in the operation of the mortgage holder's customary procedure in requiring, procuring and maintaining "valid insurance."	N

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Tobacco Sales Warehouse	P0202-012200	Coverage for direct physical loss of or damage to covered property at the premises described in the declarations caused by or resulting from any of the covered causes of loss for tobacco warehouse operations.	N
Grain Elevators	P0202-012300	Coverage for direct physical loss of or damage to covered property at the premises described in the declarations caused by or resulting from any of the covered causes of loss for grain elevator operations.	N
Cotton	P0202-012400	Coverage for property damage by a covered peril to insured cotton during the time period from its weighing in at the gin until its delivery to the buyer.	N
Difference In Conditions	P0202-012500	Coverage for property that provides open-peril coverage excluding coverages usually included in a business property policy.	N
Electronic Data Protection	P0202-012600	Coverage to protect against losses arising out of damage to or destruction of electronic data processing equipment and its software.	N
Highly Protected Risk (HPR)	P0202-012700	Coverage for property damage or destruction of an insured's property and/or liability exposure of an insured, for damage or destruction of someone else's property under the insured's care, custody or control.	N
Bed and Breakfast	P0202-012800	Coverage of a commercial property having no more than six rooms for overnight guests.	N
Hotels and Motels	P0202-012900	Coverage of a commercial property for overnight guests.	N
Seasonal Homes	P0202-013000	Coverage for property and liability for homes used during certain times of the year.	N
Fire and Allied	P0202-020000	Coverage for the peril of fire damage to property, as well as extended coverages.	N
Fire and Allied - Glass	P0202-020100	Coverage on an all risks basis for glass breakage, subject to exclusions of war and fire.	N
Blanket Fire and Allied	P0202-020200	Coverage for insured's property for two or more different properties at the same location; same kind of property in two or more locations; or two or more different kinds of property in two or more locations.	N
Farm	P0202-030000	Coverage for farm dwellings and their contents, barns, stables, other farm structures.	N
Farm Property	P0202-030100	Coverage to indemnify an insured whose farm property is stolen, damaged, or destroyed by a covered peril.	N

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Mobile Agricultural Machinery and Equipment	P0202-030200	Coverage for direct physical loss or damage to machines and equipment used in farming, from any of the covered causes of loss.	N
VEHICLE		Coverage for a motorized vehicle, trailer, or semi-trailer and all attached machinery or equipment subject to motor vehicle registration.	
Personal Vehicle		Coverage to insure individuals and families.	
Private Passenger Automobile	P0301-010000	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
PPA - Liability	P0301-010100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
PPA - Physical Damage	P0301-010200	Coverage that insures against material damage to the insured's vehicle.	N
PPA - Physical Damage - Stated Amount	P0301-010201	Coverage that insures against material damage to the insured's vehicle at a stated amount.	N
Motorcycle	P0301-020000	Coverage for any two-wheel motor vehicle having one or more saddles and sometimes a sidecar with a third supporting wheel.	N
Motorcycle - Liability	P0301-020100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Motorcycle - Physical Damage	P0301-020200	Coverage that insures against material damage to the insured's vehicle.	N
Motorcycle - Physical Damage - Stated Amount	P0301-020201	Coverage that insures against material damage to the insured's vehicle, at a stated amount.	N
Antique Vehicle	P0301-030000	Coverage for legal liability and property damage associated with the use of collectible vehicles.	N
Antique Vehicle - Liability	P0301-030100	Coverage that protects the insured against financial loss because of legal liability.	N
Antique Vehicle - Physical Damage	P0301-030200	Coverage for property damage for collectible vehicles.	N
Antique Vehicle - Physical Damage - Stated Amount	P0301-030201	Coverage for property damage for collectible vehicles covered at an agreed value.	N
Named Non-owner	P0301-040000	Coverage offering protection for liability, property damage, uninsured motorists, and medical payments to a named insured who does not own the automobile.	N

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Named Non-owner Liability	P0301-040100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Named Non-owner Physical Damage	P0301-040200	Coverage that insures against material damage to the insured's vehicle.	N
Motor homes	P0301-050000	Coverage for a motor vehicle built on a truck or bus chassis and equipped as a self-contained traveling home.	N
Motor home Liability	P0301-050100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Motor home Physical Damage	P0301-050200	Coverage that insures against material damage to the insured's vehicle.	N
Motor home Physical Damage Stated Amount	P0301-050201	Coverage that insures against material damage to the insured's vehicle.	N
Recreational Vehicles	P0301-060000	Coverage for a motorized or non-motorized vehicle designed for recreational use.	N
Recreational Vehicles Liability	P0301-060100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Recreational Vehicles Physical Damage	P0301-060200	Coverage that insures against material damage to the insured's vehicle.	N
Recreational Vehicles Physical Damage Stated Amount	P0301-060201	Coverage that insures against material damage to the insured's vehicle, at a stated amount.	N
Excess	P0301-070000	Liability protection for individuals above a specified amount of coverage for losses over a stated amount.	N
Assigned Risk Pool	P0301-080000	Coverage provided through the residual market that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Assigned Risk Pool Liability	P0301-080100	Coverage provided through the residual market in which individuals who cannot obtain conventional automobile liability insurance.	N
Assigned Risk Pool Physical Damage	P0301-080200	Coverage provided through residual market that insures against material damage to the insured's vehicle.	N
Assigned Risk Pool Physical Damage Stated Amount	P0301-080201	Coverage that insures against material damage to the insured's vehicle, at a stated amount.	N
Commercial Vehicle	P0302-000000	Coverage for business associated risks.	N

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Commercial Automobile	P0302-010000	Coverage for motor vehicles for business use; that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
CA - Business Automobile	P0302-010100	Coverage to insure vehicles which are owned, leased, hired, or borrowed by businesses, whether they are associations, corporations, partnerships, or sole proprietorships.	N
CA - Business Auto Physical Damage	P0302-010200	Coverage that insures against material damage to the insured's vehicle.	N
CA - Business Auto - Physical Damage - Stated Amount	P0302-010201	Coverage that insures against material damage to the insured's vehicle, at a stated amount.	N
Commercial Automobile Garage Liability	P0302-010300	Coverage for bodily injury, property damage or destruction, for which the insured garage and/or its representatives become legally liable as a result of garage operations.	N
Commercial Automobile - Bailees	P0302-010301	Coverage for legal liability resulting from damage or destruction of the bailor's property while under the bailee's temporary care, custody, and control.	N
Commercial Automobile - Garagekeepers	P0302-010400	Coverage for loss to covered auto or automobile equipment left in the insured's care while the insured is attending, servicing, repairing, parking or storing such property as part of garage operations.	N
Commercial Automobile - Garagekeepers - Legal Liability	P0302-010401	Coverage for the legal liability resulting from the loss to autos in the care, custody or control of the garage.	N
Commercial Automobile - Garagekeepers - Direct Primary	P0302-010402	Coverage for losses to customer's cars without the requirement of legal liability.	N
Commercial Automobile - Garagekeepers - Direct Excess	P0302-010403	Coverage for losses in excess of the insured's underlying coverage for customer's cars without the requirement of legal liability	N
Commercial Automobile - Truckers	P0302-010500	Coverage for truckers who are engaged in the business of transporting goods for others.	N
Commercial Automobile - Truckers Liability	P0302-010501	Coverage for those sums the insured becomes legally liable to pay as damages because of bodily injury or property damage to which the insurance applies, caused by an accident and resulting from the ownership, maintenance or use of a covered auto.	N
Commercial Automobile - Trailer Interchange	P0302-010502	Coverage for the legal liability for truckers using other truckers' trailers.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Commercial Automobile - Bobtail	P0302-010503	Coverage for legal liability on trucks that have delivered cargo and no longer have a trailer on return trip.	N
Commercial Automobile - Truckers Phys Dam	P0302-010504	Coverage that insures against material damage to the covered truck.	N
Commercial Automobile - Truckers Physical Damage - Stated Amount	P0302-010505	Coverage that insures against material damage to the covered truck.	N
Commercial Automobile - Truckers Deadheading	P0302-010506	Coverage for legal liability on trucks that have delivered cargo and have an empty trailer on return trip.	N
Commercial Automobile - Motor Carrier	P0302-010600	Coverage for any person or organization providing transportation by auto in the furtherance of a commercial enterprise.	N
Commercial Automobile - Taxi/Limo	P0302-020000	Coverage for motor vehicles used as a public livery that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Commercial Automobile - Taxi/Limo - Liability	P0302-020100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Commercial Automobile - Taxi/Limo - Physical Damage	P0302-020200	Coverage that insures against material damage to the insured's vehicle.	N
Commercial Automobile Physical Damage - Stated Amount	P0302-020201	Coverage that insures against material damage to the insured's vehicle.	N
Commercial Automobile - Motorcycle	P0302-030000	Coverage for any two-wheel motor vehicle having one or more saddles and sometimes a sidecar with a third supporting wheel.	N
Commercial Automobile - Motorcycle - Liability	P0302-030100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Commercial Automobile - Physical Damage	P0302-030200	Coverage that insures against material damage to the insured's vehicle.	N
Commercial Automobile Physical Damage Stated Amount	P0302-030201	Coverage that insures against material damage to the insured's vehicle.	N
Commercial Automobile Antique Vehicle	P0302-040000	Coverage for legal liability and property damage associated with the use of collectible vehicles.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Commercial Automobile - Antique Vehicle - Liability	P0302-040100	Coverage that protects the insured against financial loss because of legal liability.	N
Commercial Automobile - Antique Vehicle - Physical Damage	P0302-040200	Coverage for property damage for collectible vehicles.	N
Commercial Automobile - Antique Vehicle -Physical Damage Stated Amount	P0302-040201	Coverage for property damage for collectible vehicles covered at an agreed value.	N
Commercial Automobile Named Non-owner	P0302-050000	Coverage that provides protection for liability, uninsured motorists, and medical payments to a named insured who does not own an automobile.	N
CA - Named Non-owner Liability	P0302-050100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
CA - Named Non-owner Physical Damage	P0302-050200	Coverage that insures against material damage to the insured's vehicle.	N
Commercial Automobile Motor homes	P0302-060000	Coverage for a motor vehicle built on a truck or bus chassis and equipped as a self-contained traveling home.	N
CA - Motor homes Liability	P0302-060100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
CA - Motor homes Physical Damage	P0302-060200	Coverage that insures against material damage to the insured's vehicle.	N
CA - Motor homes Physical Damage Stated Amount	P0302-060201	Coverage that insures against material damage to the insured's vehicle.	N
Commercial Automobile Recreational Vehicles	P0302-070000	Coverage for a motorized or non-motorized vehicle designed for recreational use.	N
Commercial Automobile Recreational Vehicles Liability	P0302-070100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Commercial Automobile Recreational Vehicles Physical Damage	P0302-070200	Coverage that insures against material damage to the insured's vehicle.	N
Commercial Automobile Recreational Vehicles Physical Damage Stated Amount	P0302-070201	Coverage that insures against material damage to the insured's vehicle.	N

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CA - Dealers and Open Lot	P0302-080000	Coverage for personal property of the insured dealer that is used in normal business activities.	N
Excess	P0302-090000	Liability protection for businesses above a specified amount of coverage for losses over a stated amount.	N
Assigned Risk Pool	P0302-100000	Coverage in which individuals who cannot obtain conventional automobile insurance are placed in a residual insurance market.	N
Assigned Risk Pool Liability	P0302-100100	Coverage provided through the residual market for businesses who cannot obtain conventional automobile liability insurance.	N
Assigned Risk Pool - Physical Damage	P0302-100200	Coverage that insures against material damage to the insured's vehicle.	N
Assigned Risk Pool Physical Damage - Stated Amount	P0302-100201	Coverage that insures against material damage to the insured's vehicle.	N
Commercial Automobile Hired and Non-owned	P0302-110000	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents with hired and non-owned vehicles.	N
Commercial Automobile Hired and Non-owned Liability	P0302-110100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents with hired and non-owned vehicles.	N
Commercial Automobile Hired and Non-owned Physical Damage	P0302-110200	Coverage that insures against material damage to a hired or non-owned vehicle with hired and non-owned vehicles.	N
Commercial Automobile Hired and Non-owned Physical Damage Stated Amount	P0302-110201	Coverage that insures against material damage to a hired or non-owned vehicle with hired and non-owned vehicles at a stated amount.	N
Towing and Recovery	P0302-120000	Coverage for vehicles hired to move motor vehicles.	N
WORKER'S COMPENSATION / EMPLOYERS LIABILITY		Coverage for the insured's obligations under workers' compensation laws and the legal liability of the insured under civil laws.	
Worker's Compensation	P0401-000000	Coverage for the obligations accepted by, imposed upon, or assumed by employers under law for workers' compensation.	O
Excess Worker's Compensation	P0402-000000	Coverage for specific and/or aggregate excess worker's compensation insurance written above an attachment point or self-insured retention.	N

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Worker's Compensation Stop-Loss	P0402-010000	Coverage for the loss of an insured above a specific amount or self insurer for losses over a stated amount under Worker's Compensation plans.	N
Employers Liability	P0403-000000	Coverage for an employer's liability for injuries, disability or death to persons in their employment.	O
Alternative Worker's Compensation	P0404-000000	Coverage that can include a combination of life, accident, health, property, casualty or other insurance policies that offer in the aggregate, benefits that satisfy an employer's worker's compensation obligations pursuant to Louisiana Revised Statute 23.	N
Large Deductible Worker's Compensation	P0405-000000	Worker's compensation policy with deductible.	N
Longshore and Harbor workers (USL&H)	P0406-000000	Coverage under the Worker's Compensation Act for all employees in the maritime industry who perform their function in navigable U.S. waters.	N
CRIME		Coverage for burglary, theft, and robbery.	
Commercial Crime	P0501-000000	Coverage for burglary, theft and robbery for business exposures.	N
Employee Dishonesty	P0501-010000	Coverage for the dishonest acts committed by an employee acting alone or in collusion with other persons.	N
Forgery or Alteration	P0501-020000	Coverage for loss sustained by an insured because of forgery or alteration of checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are made or drawn by or drawn upon you; made or drawn by one acting as your agent; or that are purported to have been so made or drawn.	N
Theft, Disappearance and Destruction	P0501-030000	Coverage for money and securities for loss by theft, disappearance or destruction, both inside and outside the premises.	N
Robbery and Safe burglary (other than money and securities)	P0501-040000	Coverage for loss of or damage to covered property inside the premises caused by actual or attempted robbery of a custodian or actual or attempted safe burglary.	N
Premises Burglary	P0501-050000	Coverage for property other than money and securities against actual or attempted burglary and actual or attempted robbery of a watchperson.	N
Computer Fraud	P0501-060000	Coverage for theft of property related to the use of any computer to frequently cause a transfer of that property from inside the "premises" or "banking premises" to a person (other than a "messenger") outside those "premises" or to a place outside those "premises".	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Extortion	P0501-070000	Coverage in the event of threats to injure an insured or damage or destroy his property.	N
Premises Theft and Robbery outside premises (other than money and securities)	P0501-080000	Coverage for loss of or damage to covered property outside the premises caused by actual or attempted robbery.	N
Lessees of safe deposit boxes	P0501-090000	Coverage for property kept in the insured's own safe deposit box in a depository.	N
Securities deposited with others	P0501-100000	Coverage for securities of the insured held by a custodian, in the custodian's safe deposit box.	N
Liability for guests' property (safe deposit box)	P0501-110000	Coverage for the legal liability of a guest's property (money, securities, and other property) held by the custodian , in the custodian's safe deposit box.	N
Liability for guests' property (premises)	P0501-120000	Coverage for the legal liability for a guest's property (money, securities, and other property) inside the premises or in the insured's possession.	N
Safe depository liability	P0501-130000	Coverage for a customer's property (money, securities, and other property) inside the insured's depository premises	N
Safe depository direct loss	P0501-140000	Coverage for a customer's property (property other than money, securities) inside the depository premises listed on the schedule.	N
Public employees dishonesty (per loss)	P0501-150000	Coverage per loss for the dishonest acts committed by a government employee acting alone or in collusion with other persons.	N
Public employees dishonesty (per employee)	P0501-160000	Coverage per employee for the dishonest acts committed by a government employee acting alone or in collusion with other persons.	N
Robbery and Safe burglary (money and securities)	P0501-170000	Coverage for loss of or damage to covered property (money and securities) inside the premises caused by actual or attempted robbery of a custodian or actual or attempted safe burglary.	N
Money orders and counterfeit paper currency	P0501-180000	Coverage for loss due to good-faith acceptance of money orders not paid upon presentation or counterfeit U.S. or Canadian paper currency in exchange for merchandise, money, or services.	N
Kidnap and Ransom	P0502-000000	Coverage of expenses associated with kidnapping and/or ransom demands.	N
Fraud	P0503-000000	Coverage for loss by dishonest acts.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
FIDELITY AND SURETY		Coverage that includes bonds covering an employer's loss resulting from an employee's dishonest act or a three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal or obligor).	
Legal Expense Insurance	P0601-000000	Coverage for prepaid legal expenses.	N
Fidelity Bond	P0602-000000	A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.).	N
Public Official Bonds	P0602-010000	Coverage to guarantee that elected officials perform duties faithfully and honestly.	N
Employee Dishonesty Bonds	P0602-020000	Coverage for the dishonest acts of all "employees" unless specifically excluded.	N
Surety Bond	P0603-000000	An agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal or obligor).	N
Judicial Bonds	P0603-010000	An agreement where the insurer guarantees that a person, firm or company will fulfill certain obligations to the court.	N
Litigation Bonds	P0603-010100	An agreement where the insurer guarantees the payment of damages, court costs or both if the person bonded is unsuccessful in his action.	N
Appeal Bonds	P0603-010101	Guarantee of payment of the original judgment of a court.	N
Bail Bonds	P0603-010102	Monetary guarantee that an individual released from jail will be present in court at the appointed time.	N
Fiduciary Bonds	P0603-010200	Guarantees that individuals in a position of trust will safeguard assets belonging to others placed under their control.	N
Contract Bonds	P0603-020000	Guarantees the performance of a contractor.	N
Bid Bonds	P0603-020100	Coverage that guarantees the bidder will actually sign and accept the contract and that a performance bond will be issued.	N
Performance Bonds	P0603-020200	Coverage required of a contractor submitting the lowest bid on a project, assuring the developer will be paid the difference between the lowest bid and the next lowest bid if the contractor refuses to undertake the project.	N
Payment Bonds	P0603-020300	Guarantees that a contractor will pay fees owed for labor and materials necessary for construction of a project.	N
Completion Bonds	P0603-020400	Protection for a mortgagee guaranteeing that the mortgagor will complete construction.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Supply Bonds	P0603-020500	Guarantees that a supplier will faithfully furnish supplies, materials, finished products, or equipment according to the terms of a supply contract.	N
Immigration Bonds	P0603-030000	Coverage guaranteeing the release of immigrants to the care, custody, and control of their respective countries.	N
Financial Institution Bonds	P0604-000000	Coverage to insure commercial banks and savings and loan associations, for employee dishonesty, on premises, in transit, forgery or alteration, securities, and counterfeit currency.	N
Mortgage Impairment	P0605-000000	Coverage that provides insurance against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith. (NOTE: SEE TITLE)	N
TITLE		Coverage that provides insurance against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	
Owners Title	P0701-000000	Coverage that provides insurance for owners against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	Y
Owners Title - Vacation Interest	P0701-010000	Coverage that provides insurance for time-shared owners against loss by encumbrance, defective titles, or adverse claim to titles, and services connected therewith.	Y
Owners Title - Vehicle	P0701-020000	Coverage that provides insurance for vehicle owners against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	Y
Owners Title - Aviation	P0701-030000	Coverage that provides insurance for aircraft owners against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	Y
Owners Title - Boats	P0701-040000	Coverage that provides insurance for boat owners against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	Y
Owners Title - Chattel	P0701-050000	Coverage that provides insurance for owners of chattel, against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	Y
Mortgage or Lenders/Loans	P0702-000000	Coverage that provides insurance for lenders against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	Y
Vacation Interest	P0702-010000	Coverage that provides insurance for lenders of time-shared properties, against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	Y

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Vehicle	P0702-020000	Coverage that provides insurance for lenders of vehicles, against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	Y
Aviation	P0702-030000	Coverage that provides insurance for lenders of aircraft, against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	Y
Boats	P0702-040000	Coverage that provides insurance for lenders of boats, against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	Y
Chattel	P0702-050000	Coverage that provides insurance for lenders of chattel, against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	Y
Lessors Title	P0703-000000	Coverage that provides insurance for lessors against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	Y
Mortgage Impairment	P0704-000000	Coverage that provides insurance against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	N
STEAMBOILER AND LEAKAGE		Coverage for losses resulting from the malfunction of boilers and machinery, and coverage for property damage caused by untimely discharge from automatic sprinkler systems.	
Boiler & Machinery	P0801-000000	Covers losses resulting from the malfunction of boilers and machinery.	O
Basic Boiler and Machinery	P0801-010000	Covers losses resulting from the malfunction of boilers and machinery.	O
Small Business Boiler & Machinery	P0801-020000	Covers losses resulting from the malfunction of boilers and machinery for small businesses for which 80% of the replacement cost of the insured property does not exceed \$5 million.	O
Small Business Boiler & Machinery – Broad Form	P0801-030000	Covers losses resulting from the malfunction of boilers and machinery for small businesses for which 80% of the replacement cost of the insured property does not exceed \$5 million, excluding risk involving manufacturing or processing or having a high pressure boiler.	O
Elevators & Escalators	P0802-000000	Covers losses resulting from the malfunction of elevators and escalators.	O
Water Leakage (Sprinklers, Plumbing, Etc.)	P0803-000000	Coverage for loss or damage from water entering through leaks in buildings, or from the breakage or leakage of a sprinkler, pump, or other water storage systems.	O

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
CROP AND LIVESTOCK		Coverage for crops in the event of loss or damage by insured perils, and coverage for designated animals if damaged or destroyed.	
Crop	P0901-000000	Coverage for crops in the event of loss or damage by insured perils.	Y
Trees	P0902-000000	Coverage for trees in the event of loss or damage by insured perils.	Y
Animal Insurance	P0903-000000	Coverage for animals if damaged or destroyed from casual and accidental causes.	N
Domesticated	P0903-010000	Coverage for animals if damaged or destroyed from casual and accidental causes for tame animals.	N
Pet Health Insurance	P0903-010100	Coverage that provides health insurance for domestic animals in the event of its illness or accident.	N
Feed Lot	P0903-010200	Coverage for legal liability resulting from damage or destruction of the farmer's property, while under the care, custody, and control of a slaughterhouse.	N
Wild	P0903-020000	Coverage for animals if damaged or destroyed from casual and accidental causes for other than tame animals.	N
Animal Mortality	P0903-030000	Coverage that provides a death benefit to the owner of a policy in the event of the death of the insured animal.	N
MARINE AND TRANSPORTATION		Coverage for property damage or destruction of an insured's property and/or liability exposure of an insured, for damage or destruction of someone else's property under the insured's care, custody or control.	
Personal Inland Marine	P1001-000000	Coverage for property damage or destruction of an insured's property and/or liability exposure of an insured, for damage or destruction of someone else's property under the insured's care, custody or control.	N
Contact Lens Insurance	P1001-010000	Coverage for the loss, damage or destruction of corrective vision implements.	O
Personal Articles Floater	P1001-020000	Coverage for certain classes of personal property on an itemized and scheduled basis.	N
Jewelry	P1001-020100	Coverage for articles of personal adornment composed in whole or in part of silver, gold, platinum, or other precious metals or alloys.	N
Furs	P1001-020200	Coverage for articles of personal adornment composed in whole or in part of pelts from animals.	N
Cameras	P1001-020300	Coverage for projection machines, films and related equipment as well as video cameras and common cameras and lenses.	N
Stamps	P1001-020400	Coverage for philatelic collections.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Coins	P1001-020500	Coverage for numismatic collections.	N
Musical Instruments	P1001-020600	Coverage for instruments used in the making of music.	N
Silverware	P1001-020700	Coverage for articles made of silver used for eating or serving.	N
Golf Equipment	P1001-020800	Coverage for equipment normally used for playing golf.	N
Fine Arts	P1001-020900	Coverage for privately owned collections of paintings, etchings, pictures, tapestries, art glass windows and other bonafide works of art.	N
Personal Property Floater	P1001-030000	Coverage for personal property on an open-peril basis.	N
Personal Effects Floater	P1001-040000	Coverage for items carried or worn by tourist and travelers.	N
Personal Watercraft	P1002-000000	Policy that provides liability and medical coverage for damages resulting from the operation of water sports equipment and motor boats too large to qualify for insurance under homeowners policies.	N
Outboard Motor and Boat	P1002-010000	Coverage for physical damage exposure to boats.	N
Outboard and Boat - Liability	P1002-010100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Outboard and Boat - Physical Damage	P1002-010200	Coverage that insures against material damage to the insured's vehicle.	N
Outboard and Boat - Physical Damage - Stated Amount	P1002-010201	Coverage that insures against material damage to the insured's vehicle.	N
Boatowners/Watercraft	P1002-020000	Coverage for boats under a specific length and maximum dollar amount combining property, liability and medical payments.	N
Boatowners/Watercraft - Liability	P1002-020100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Boatowners/Watercraft - Physical Damage	P1002-020200	Coverage that insures against material damage to the insured's vehicle.	N
Boatowners/Watercraft - Physical Damage - Stated Amount	P1002-020201	Coverage that insures against material damage to the insured's vehicle.	N
Personal Yacht	P1002-030000	Coverage for pleasure boats that exceed maximum size and other requirements of a boatowners policy.	N
Personal Yacht - Liability	P1002-030100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Personal Yacht - Physical Damage	P1002-030200	Coverage that insures against material damage to the insured's vehicle.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Personal Yacht - Physical Damage - Stated Amount	P1002-030201	Coverage that insures against material damage to the insured's vehicle.	N
Jet skis	P1002-040000	Coverage for water recreation equipment other than boats.	N
Jet skis - Liability	P1002-040100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Jet skis - Physical Damage	P1002-040200	Coverage that insures against material damage to the insured's vehicle.	N
Jet skis - Physical Damage Stated Amount	P1002-040201	Coverage that insures against material damage to the insured's vehicle.	N
Non-owned watercraft	P1002-050000	Coverage that provides protection for liability, uninsured motorists, and medical payments to a named insured who does not own an automobile.	N
Non-owned Watercraft - Liability	P1002-050100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Non-owned Watercraft Physical Damage	P1002-050200	Coverage that insures against material damage to the insured's vehicle.	N
Non-owned Watercraft Physical Damage Stated Amount	P1002-050201	Coverage that insures against material damage to the insured's vehicle, at a stated amount.	N
Commercial Inland Marine	P1003-000000	Coverage for property damage or destruction of an insured's property and/or liability exposure of an insured, for damage or destruction of someone else's property under the insured's care, custody or control.	O
Bailee's	P1003-010000	Coverage for the insured to make good any loss to property in their custody.	O
Warehouse Legal Liability	P1003-010100	Coverage for bailee losses for which the insured is legally liable.	O
Customers Insurance	P1003-010200	Coverage for legal liability resulting from damage or destruction of the customer's property while under the bailee's temporary care, custody, and control.	O
Fire Apparatus	P1003-020000	Coverage for the mobile equipment used in fighting fires.	O
Commercial Articles	P1003-030000	Coverage for commercial property owned by the insured as well as similar property of others in the insured's care, custody or control.	O
Commercial Fine Arts	P1003-040000	Coverage for painting, pictures, etchings, tapestries, art glass windows, antique furniture, coin collections, and stamp collections owned by businesses.	O

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Camera and Musical Instrument Dealers	P1003-050000	Coverage on an all risks basis for the insured's own property as well as property of others under the insured firm's care, custody, and control.	O
Equipment Dealers	P1003-060000	Coverage for mobile and construction equipment dealers; for their stock as well as customer property in the dealer's care, custody or control on.	O
Equipment Floaters	P1003-070000	Coverage for property that moves from location to location from the perils of fire, lightning, explosion windstorm, earthquake, collapse of bridges, flood, collision.	O
Physicians and Surgeons Equipment	P1003-080000	Coverage for equipment normally carried from location to location by a physician or surgeon; written on an all risks basis to include supplies and scientific books used in medical practice.	O
Signs	P1003-090000	Coverage for signs and street clocks for all perils, both while they are being moved and once they are in place.	O
Theatrical Property	P1003-100000	Provides named perils coverage for props, costumes, and other materials that might be used by a theatrical company.	O
Film	P1003-110000	Coverage for exposed motion picture film, including soundtracks, and properly recoded tapes until production is complete and positive prints are made.	O
Floor plan	P1003-120000	Coverage for a lender who has accepted property on the floor of a merchant as security for a loan.	O
Jeweler's Block	P1003-130000	Coverage for jeweler's stock and/or damage or destruction of someone else's property, under the insured's care, custody or control.	N
Mail	P1003-140000	Coverage for loss to property in transport by registered mail, first class mail, certified mail, or express mail.	O
Accounts Receivable	P1003-150000	Coverage for business records destroyed by and insured peril and the business cannot collect money owed.	O
Commercial Credit	P1003-150100	Coverage for an insured firm if its business debtors fail to pay their obligations.	N
Valuable Papers and Records	P1003-160000	Coverage in the event that papers of intrinsic value are damaged or destroyed.	O
Commercial Watercraft	P1004-000000	Policy that provides liability and medical coverage for damages resulting from the operation of water sports equipment and motor boats too large to qualify for insurance under SMP policies.	N
Outboard motor and Boat	P1004-010000	Coverage for physical damage exposure to boats.	N
Boatowners/Watercraft	P1004-020000	Coverage for boats under a specific length and maximum dollar amount combining property, liability and medical payments.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Boatowners/Watercraft Liability	P1004-020100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Boatowners/Watercraft Physical Damage	P1004-020200	Coverage that insures against material damage to the insured's vehicle.	N
Boatowners/Watercraft Physical Damage Stated Amount	P1004-020201	Coverage that insures against material damage to the insured's vehicle.	N
Commercial Yacht	P1004-030000	Coverage for commercial boats that exceed maximum size and other requirements of a boatowners policy.	N
Commercial Yacht Liability	P1004-030100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Commercial Yacht Physical Damage	P1004-030200	Coverage that insures against material damage to the insured's vehicle.	N
Commercial Yacht Physical Damage Stated Amount	P1004-030201	Coverage that insures against material damage to the insured's vehicle.	N
Jet skis	P1004-040000	Coverage for water recreation equipment other than boats.	N
Jet skis Liability	P1004-040100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Jet skis Physical Damage	P1004-040200	Coverage that insures against material damage to the insured's vehicle.	N
Jet skis Physical Damage Stated Amount	P1004-040201	Coverage that insures against material damage to the insured's vehicle.	N
Non-owned watercraft	P1004-050000	Coverage for boats not owned by the insured.	N
Non-owned Watercraft Liability	P1004-050100	Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents.	N
Non-owned Watercraft Physical Damage	P1004-050200	Coverage that insures against material damage to the insured's vehicle.	N
Non-owned Watercraft Physical Damage Stated Amount	P1004-050201	Coverage that insures against material damage to the insured's vehicle.	N
Ocean Marine	P1005-000000	Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls, earnings; and liability.	N
Ocean Marine Cargo	P1005-010000	Coverage against damage to, or loss of, the shipment.	N
Ocean Marine Hull	P1005-020000	Coverage against damage to, or loss of, the ship itself.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Ocean Marine Freight	P1005-030000	Coverage for loss of the income to be earned or the charges paid for the moving of cargo.	N
Ocean Marine Protection and Indemnity	P1005-040000	Coverage for the legal liability imposed on the insured and arising out of the operation of the vessel.	N
AVIATION		Coverage for aircraft and their contents; aircraft owners' and aircraft manufacturers liability to passengers; airports and other third parties.	
Aviation Liability	P1101-000000	Coverage which pays and renders service on behalf an insured for loss arising out of his responsibility to others imposed by law or assumed by contract.	Y
Airport Liability	P1101-020000	Coverage that protects airport operators or owners for liability arising from the airport premises.	N
Aircraft Liability	P1101-030000	Coverage for aircraft; that protects the insured against financial loss because of legal liability.	N
Non-owned Aircraft Liability	P1101-040000	Coverage for non-owned aircraft; that protects the insured against financial loss because of legal liability.	N
Air Meet Liability (Air shows)	P1101-050000	Coverage for air shows.	N
Hangerkeepers Liability	P1101-060000	Coverage for use of the insured premises for an aircraft hanger.	N
Aviation Property Damage	P1102-000000	Protection against liability for damage to the property of another, including loss of the use of the property.	Y
Hull Insurance	P1102-010000	Aircraft physical damage.	N
Ground and Flight	P1102-010100	Coverage written on an all risks basis for most causes of loss whether the plane is in flight or on the ground at the time of loss	N
Not in Motion	P1102-010200	Coverage written on an all risks basis when the plane is on the ground and not moving under its own power.	N
Cargo	P1102-020000	Coverage is generally written to cover all causes of loss except those specifically excluded for damage caused by negligence to shipments.	N
CREDIT INSURANCE		Coverage generally sold in connection with a credit transaction.	
Credit Property	P1201-000000	Property insurance purchased in conjunction with a credit obligation insuring consumer products that are bought (or pledged as collateral) against specified loss occurrences causing damage to, or disappearance of, the property.	N
Guaranteed Automobile Protection (GAP)	P1202-000000	Coverage against financial liability for the deficient balance of a loan, in the event the vehicle is totaled or stolen.	N
Mortgage Guaranty	P1203-000000	Coverage that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Collateral Protection (AKA- Forced Placed Coverage)	P1204-000000	Coverage that is forced placed to protect the insurable interest of the lender.	N
Vendors Single Interest	P1204-010000	Coverage protecting the interest of only one of the parties having an insurable interest in a certain property.	N
Vendors Dual Interest	P1204-020000	Coverage protecting the interest of both parties having an insurable interest in a certain property.	N
Credit Protection	P1205-000000	Coverage where the policy terms and benefits are related to the specific credit obligation.	N
Identity Theft	P1205-010000	Coverage that protects the loss of an insured's credit profile.	N
Family Medical Leave	P1205-020000	Coverage purchased in conjunction with a credit obligation in which a benefit is paid if the insured takes an unpaid leave of absence for up to 90 (or 180) days in the event of certain family situations, such as sickness of a family member, birth, or adoption.	N
Involuntary Unemployment	P1205-030000	Loss of income insurance purchased in conjunction with a credit obligation that provides a benefit in the event of involuntary unemployment.	N
Credit Fire	P1206-000000	Coverage for named perils insurance sold in connection with a credit transaction.	N
FLOOD		Coverage protecting the insured against loss or damage to real or personal property from flood.	
Personal Flood	P1301-000000	Coverage protecting the insured against loss or damage to real or personal property from flood.	N
Commercial Flood	P1302-000000	Coverage protecting the insured against loss or damage to real or personal property from flood.	N
Excess Flood	P1303-000000	Excess coverage above the limits of a basic flood insurance policy.	N
LIABILITY		Coverage for all sums that the insured becomes legally obligated to pay because of bodily injury or property damage.	
Personal Liability	P1401-000000	Liability coverage for exposures arising out of the residence premises and activities of individuals and family members.	N
Farm Liability	P1402-000000	Coverage for all sums that the insured becomes legally obligated to pay because of bodily injury or property damage.	N
Commercial General Liability	P1403-000000	Coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business.	N
Commercial General Liability - Occurrence	P1403-010000	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Pest Control - Occurrence	P1403-010100	Coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage in the business of pest services.	N
Municipal Liability - Occurrence	P1403-010200	Liability coverage for the acts of a municipality.	N
Owners, Landlords and Tenants - Occurrence	P1403-010300	Coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage resulting from actions of owners, landlords or tenants.	N
Products & Completed Operations Liability Occurrence	P1403-010400	Coverage for an insured against claims arising out of products sold, manufactured, handled, or distributed, or operations which are complete.	N
Personal Injury - Occurrence	P1403-010500	Liability coverage for the insured in the event the insured's negligent acts and/or omissions result in libel, slander, invasion of privacy, or false arrest suit.	N
Advertising Liability - Occurrence	P1403-010600	Coverage for an advertiser's negligent acts and/or omissions in advertising (both oral and written) that may result in a civil suit for libel, slander, defamation of character, or copyright infringement.	N
Claims Made	P1403-020000	Liability coverage when a claim is made during the policy period or any applicable extended reporting period.	N
Pest Control - Claims Made	P1403-020100	Coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage in the business of pest services.	N
Municipal Liability - Claims Made	P1403-020200	Liability coverage for the acts of a municipality.	N
Owners, Landlords and Tenants - Claims Made	P1403-020300	Coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage resulting from actions of owners, landlords or tenants.	N
Products & Completed Operations - Claims Made	P1403-020400	Coverage for an insured against claims arising out of products sold, manufactured, handled, or distributed, or operations which are complete.	N
Personal Injury - Claims Made	P1403-020500	Liability coverage for the insured in the event the insured's negligent acts and/or omissions result in libel, slander, invasion of privacy, or false arrest suit.	N
Advertising Liability - Claims Made	P1403-020600	Coverage for an advertiser's negligent acts and/or omissions in advertising (both oral and written) that may result in a civil suit for libel, slander, defamation of character, or copyright infringement.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Liability for Risk Purchasing Groups	P1404-000000	Coverage for all sums that the insured becomes legally obligated to pay because of bodily injury or property damage as applies to risk purchasing groups.	O
Occurrence	P1404-010000	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made as applies to risk purchasing groups.	N
Claims-made	P1404-020000	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period as applies to risk purchasing groups.	N
Liquor Liability	P1405-000000	Coverage for the liability of an entity involved in the retail or wholesale sales of alcoholic beverages, or the selling of alcoholic beverages, to persons.	N
Liquor Liability - Occurrence	P1405-010000	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Liquor Liability - Claims-made	P1405-020000	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Business Personal Property Liability	P1406-000000	Coverage for the liability that arises from the use of real property owned by the business.	N
Owners and Contractors Protective Liability	P1407-000000	Coverage for the named insured's liability for bodily injury or property damage arising out of the operations of the contractor at the specified location, or the acts or omissions of the named insured in connection with the general supervision of such operations.	N
Physicians and Surgeons Equipment Liability	P1408-000000	Coverage for the liability that arises from the use of medical and dental equipment, materials, supplies and books used by physicians and surgeons.	N
Railroad Protective Liability	P1409-000000	Coverage provided for railroads when a contractor is working within 50 feet of a railroads right-of-way or on railroad property.	Y
Environmental Liability	P1410-000000	Coverage for environmental liability losses that can be incurred through torts, contractual obligations or violations of statutes.	N
Remediation	P1410-010000	Coverage for the clean-up of environmental damage.	N
Environmental Remediation	P1410-010100	Coverage for environmental clean-up of damage, at the insured's location.	N
Environmental Stop-loss	P1410-010200	Coverage for remediation costs that exceed the projected or anticipated cost in performing environmental clean-up.	N
Pollution Liability	P1410-020000	Coverage for third-party claims arising from either sudden or gradual releases of pollutants from insured locations.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Pollution Liability - Occurrence	P1410-020100	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Pollution Liability - Claims-made	P1410-020200	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Pollution Limited Liability	P1410-030000	Coverage limiting the pollution exclusion to apply only to waste handling, storage, disposal, processing, treatment or transportation of pollutants.	N
Pollution Limited Liability Occurrence	P1410-030100	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Pollution Limited Liability Claims-made	P1410-030200	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Asbestos Liability	P1410-040000	Coverage for third-party claims arising from releases of asbestos from insured locations.	N
Asbestos and Lead Abatement Contractors	P1410-040100	Coverage for asbestos or lead contractors general liability and asbestos or lead abatement liability.	N
Underground Storage Tanks Liability	P1410-050000	Coverage for an insured's liability for damages resulting from an insured underground storage tank.	N
Environmental Insurance	P1410-060000	Coverage for negligent acts and/or omissions by the individual(s) and the organization(s) result in damage to the environment.	N
Environmental Impairment Liability	P1410-060100	Coverage in the event negligent acts and/or omissions by the individual(s) and the organization(s) result in damage to the environment.	N
Site-Specific	P1410-060101	Coverage for third-party claims arising from either sudden or gradual releases of pollutants from insured locations.	N
Contractors	P1410-060102	Coverage for the needs of contractors performing remediation on contaminated sites.	N
On-Site Pollution	P1410-070000	Coverage in the event negligent acts and/or omissions by the individual(s) and the organization(s) result in damage to the environment at the insured's location.	N
Discovery of New On-site Pollution	P1410-070100	Coverage for the discovery of a negligent acts and/or omission by the individual(s) and the organization(s) result in damage to the environment at the insured's location.	N
Discovery of Pre-existing On-site Pollution	P1410-070200	Coverage for the discovery of a pre-existing negligent acts and/or omission by the individual(s) and the organization(s) result in damage to the environment at the insured's location.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Third Party Claims for BIPD Clean-up cost for New On-site Pollution	P1410-070300	Coverage for the legal liability, including clean-up costs, associated with negligent acts and/or omissions by the individual(s) and the organization(s) resulting in damage to the environment and at the insured's location.	N
Off-site Pollution	P1410-080000	Coverage in the event negligent acts and/or omissions by the individual(s) and the organization(s) result in damage to the environment away from the insured's location.	N
Discovery of New Off-site Pollution	P1410-080100	Coverage for the discovery of a negligent acts and/or omission by the individual(s) and the organization(s) result in damage to the environment away from the insured's location.	N
Discovery of Pre-existing Off-site Pollution	P1410-080200	Coverage for the discovery a pre-existing negligent acts and/or omission by the individual(s) and the organization(s) result in damage to the environment away from the insured's location.	N
Third Party Claims for BIPD Clean-up cost for New Off-site Pollution	P1410-080300	Coverage for the legal liability, including clean-up cost, associated with negligent acts and/or omissions by the individual(s) and the organization(s) resulting in damage to the environment and away from the insured's location.	N
Third Party Claims for BIPD Clean-up cost for Non-owned Locations	P1410-080400	Coverage for the legal liability, including clean-up costs, associated with negligent acts and/or omissions by the individual(s) and the organization(s) resulting in damage to the environment for non-owned locations.	N
Pollution releases from Transported Cargo carried by covered autos	P1410-090000	Coverage for the liability associated with the release of pollutants being transported by covered automobiles.	N
Third Party Claims from Transportation of the insured's product or waste by vendors	P1410-100000	Coverage for third party claims associated with the insured's product or waste in transit.	N
Employment Practices Liability	P1411-000000	Liability protection for an employer providing personal injury coverage arising out of employment-related practices, personnel policies, acts, or omissions.	N
Employment Practices Liability - Occurrence	P1411-010000	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Employment Practices Liability - Claims-made	P1411-020000	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Excess-Stop Loss	P1412-000000	Coverage for losses of an insured above a specific amount or a self-insurer for losses over a stated amount.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Umbrella	P1413-000000	Coverage for an insured's liability above the limits of an underlying contract or that fills gaps in coverage of that contract.	N
Commercial Umbrella	P1413-010000	Coverage for an insured's liability above the limits of an underlying contract or that fills gaps in coverage of that contract.	N
Commercial Umbrella - Follow form	P1413-010100	Coverage for an insured's liability above the limits of an underlying contract or that fills gaps in coverage of that contract, which follows the terms and conditions of the underlying contract.	N
Commercial Umbrella - Follow Form (Claims-made)	P1413-010101	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Commercial Umbrella - Follow Form (Occurrence)	P1413-010102	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Commercial Umbrella Follow Form (Claims-made with SIR)	P1413-010103	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Commercial Umbrella Follow Form (Occurrence with SIR)	P1413-010104	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Commercial Umbrella - Stand alone	P1413-010200	Coverage for an insured's liability above the limits of an underlying contract or that fills gaps in coverage of that contract.	N
Commercial Umbrella - Stand alone (Claims-made)	P1413-010201	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Commercial Umbrella - Stand alone (Occurrence)	P1413-010202	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Commercial Umbrella - Stand alone (Claims-made with SIR)	P1413-010203	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Commercial Umbrella - Stand alone (Occurrence with SIR)	P1413-010204	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Personal Umbrella	P1413-020000	Coverage for an insured's liability above the limits of an underlying contract or that fills gaps in coverage of that contract.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Personal Umbrella (Follow form)	P1413-020100	Coverage for an insured's liability above the limits of an underlying contract or that fills gaps in coverage of that contract, which follows the terms and conditions of the underlying contract.	N
Personal Umbrella (Stand alone)	P1413-020200	Coverage for an insured's liability above the limits of an underlying contract or that fills gaps in coverage of that contract.	N
Excess	P1414-000000	Coverage for an insured's liability above the limits of an underlying contract.	N
Commercial Excess	P1414-010000	Coverage for an insured's liability above the limits of an underlying contract.	N
Commercial Excess - Follow form	P1414-010100	Coverage for an insured's liability above the limits of an underlying contract, which follows the terms and conditions of the underlying contract.	N
Commercial Excess - Follow Form (Claims-made)	P1414-010101	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Commercial Excess - Follow Form (Occurrence)	P1414-010102	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Commercial Excess - Follow Form (Claims-made with SIR)	P1414-010103	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Commercial Excess - Follow Form (Occurrence with SIR)	P1414-010104	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Commercial Excess - Stand alone	P1414-010200	Coverage for an insured's liability above the limits of an underlying contract or that fills gaps in coverage of that contract.	N
Commercial Excess - Stand alone (Claims-made)	P1414-010201	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Commercial Excess - Stand alone (Occurrence)	P1414-010202	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Commercial Excess - Stand alone (Claims-made with SIR)	P1414-010203	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Commercial Excess - Stand alone (Occurrence with SIR)	P1414-010204	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Personal Excess	P1414-020000	Coverage for an insured's liability above the limits of an underlying contract or that fills gaps in coverage of that contract.	N
Personal Excess - Follow form	P1414-020100	Coverage for an insured's liability above the limits of an underlying contract, which follows the terms and conditions of the underlying contract.	N
Personal Excess - Follow Form (Claims-made)	P1414-020101	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Personal Excess - Follow Form (Occurrence)	P1414-020102	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Personal Excess - Stand alone	P1414-020200	Coverage for an insured's liability above the limits of an underlying contract.	N
Personal Excess - Stand alone (Claims-made)	P1414-020201	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Personal Excess - Stand alone (Occurrence)	P1414-020202	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Nuclear Energy Liability	P1415-000000	Coverage for bodily injury and property damage liability resulting from nuclear energy material on the insured business's premises or in transit.	Y
Nuclear Energy Liability (Claims-made)	P1415-010000	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Nuclear Energy Liability (Occurrence)	P1415-020000	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Catastrophic Violence Liability	P1416-000000	Coverage for liability for injury or damage that occurs as the result of a catastrophic violent event.	N
School Catastrophic Violence Liability	P1416-010000	Coverage for liability for injury or damage that occurs as the result of a catastrophic violent event, associated with a school.	N
School Catastrophic Violence Liability Claims-made	P1416-010100	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
School Catastrophic Violence Liability - Occurrence	P1416-010200	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Church Catastrophic Violence Liability	P1416-020000	Coverage for liability for injury or damage that occurs as the result of a catastrophic violent event, associated with a church.	N
Church Catastrophic Violence Liability Claims-made	P1416-020100	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Church Catastrophic Violence Liability - Occurrence	P1416-020200	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Sports, Leisure and Entertainment	P1417-000000	Coverage for sports, leisure, and entertainment liability exposures.	N
Promotional Prize	P1417-010000	Coverage for cash or merchandise prizes for games, contests or promotions.	Y
Professional Liability	P1418-000000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Errors & Omissions	P1418-010000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Directors & Officers	P1418-010100	Liability coverage protecting directors or officers of a corporation from liability arising out of the performance of their professional duties on behalf of the corporation.	N
For profit organizations	P1418-010101	Liability coverage protecting directors or officers of a corporation from liability arising out of the performance of their professional duties on behalf of the for profit entity.	N
Not-for profit organizations	P1418-010102	Liability coverage protecting directors or officers of a corporation from liability arising out of the performance of their professional duties on behalf of a not-for-profit entity.	N
Internet Banking	P1418-010103	Liability coverage protecting directors or officers of a corporation from liability arising out of the performance of their professional duties associated with internet banking.	N
Insurance Agents and Brokers	P1418-010200	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of agents and brokers..	N
Pension Plan Fiduciary	P1418-010300	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the Pension Plan Fiduciary.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Employee Benefit Plan Fiduciary	P1418-010400	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the Employee Benefit Plan Fiduciary.	N
Notary Publics	P1418-010500	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of notary publics.	N
Technical Services	P1418-010600	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of technical services.	N
Real Estate	P1418-010700	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of real estate agents.	N
Contractors	P1418-010800	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of contractors	N
Home Inspectors	P1418-010900	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of home inspectors	N
Professional Liability - Advertisers, Broadcasters and Publishers	P1418-020000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the advertisers, broadcasters and publishers.	N
Professional Liability - Insurance Producers (Agents and Brokers)	P1418-030000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the insurance producers (agents and brokers).	N
Professional Liability - Adjusters	P1418-040000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of adjusters.	N
Professional Liability - Funeral Directors/Morticians	P1418-050000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the funeral directors/mortician.	N
Professional Liability - School Officials	P1418-060000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of school officials.	N
Professional Liability - Church Officials	P1418-070000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of church officials.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Professional Liability - Fiduciary Liability	P1418-080000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Professional Liability - Employee Benefit Plan	P1418-090000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Professional Liability - Lawyers	P1418-100000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Professional Liability - Real Estate	P1418-110000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Professional Liability - Emergency Services	P1418-120000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Professional Liability - Ambulatory Services	P1418-130000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Professional Liability - Architects	P1418-140000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Professional Liability - Engineers	P1418-150000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Professional Liability - Accountants	P1418-160000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Professional Liability - Security Guard	P1418-170000	Coverage for all sums that the insured becomes legally obligated to pay because of bodily injury or property damage while performing the duties associated with the profession.	N
Professional Liability - Pest Control	P1418-180000	Coverage for all sums that the insured becomes legally obligated to pay because of bodily injury or property damage while performing the duties associated with the designate profession.	N
Professional Liability - Beauticians	P1418-190000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Professional Liability - Surveyors	P1418-200000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Professional Liability - Private Investigators	P1418-210000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Medical Malpractice	P1418-220000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Medical Malpractice (Claims-made)	P1418-220100	Liability coverage only if a written claim is made during the policy period or any applicable extended reporting period.	N
Medical Malpractice - Dental (Claims-Made)	P1418-220101	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Medical Malpractice - Nurses (Claims-Made)	P1418-220102	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal Physicians & Surgeons (Claims-Made)	P1418-220103	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Anesthetist/Nurse Anesthetist (Claims-Made)	P1418-220104	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Pharmacy (Claims-Made)	P1418-220105	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Physicians Assistants (Claims-Made)	P1418-220106	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Chiropractors (Claims-Made)	P1418-220107	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Optometrists/Opticians (claims-Made)	P1418-220108	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Hospitals (Claims-Made)	P1418-220109	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Veterinary (Claims-Made)	P1418-220110	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Med Mal - Nursing Homes (Claims-Made)	P1418-220111	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Medical Malpractice - Occurrence	P1418-220200	Liability coverage only for injury or damage that occurs during the policy period, regardless of when the claim was actually made.	N
Med Mal - Dental (Occurrence)	P1418-220201	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Nurses (Occurrence)	P1418-220202	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Physicians & Surgeons (Occurrence)	P1418-220203	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Anesthetists/Nurse Anesthetists (Occurrence)	P1418-220204	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Pharmacy (Occurrence)	P1418-220205	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Physicians Assistants (Occurrence)	P1418-220206	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Chiropractors (Occurrence)	P1418-220207	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Optometrists/Opticians (Occurrence)	P1418-220208	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Hospitals (Occ)	P1418-220209	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Veterinary (Occurrence)	P1418-220210	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Med Mal - Nursing Homes (Occurrence)	P1418-220211	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Design Professionals	P1418-230000	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	N
Indemnity	P1419-000000	Coverage designed to restore an insured to his/her original financial position after a loss.	N
Reimbursement for Contractual Liability	P1419-010000	Coverage purchased by an insured to reimburse him for costs incurred through his obligations under contracts.	N
Reimbursement for Contractual Liability For RPG	P1419-010100	Coverage purchased by risk purchasing groups to reimburse a member for costs incurred through obligations under contracts.	N
Vehicle Service Reimbursement Contract	P1419-010200	Coverage purchased by an insured to reimburse him for costs incurred through his obligations under vehicle service contracts.	N
GAP Reimbursement Contract	P1419-010300	Coverage purchased by an insured to reimburse him for costs incurred through his obligations under guaranteed automobile protection contracts.	N
Tuition Reimbursement	P1419-010400	Coverage purchased by an insured to reimburse him for costs incurred through his obligations for tuition expenses.	N
Legal Liability	P1420-000000	Obligations and responsibilities subject to evaluation interpretation, and enforcement in a court of law.	N
Fire Damage Legal Liability	P1420-010000	Coverage that protects the insured for negligent acts which result in fire damage to a premises rented to the insured or temporarily occupied by the insured with the owner's permission.	N
Druggists Liability	P1421-000000	Coverage in the event that, an act or omission is committed by a druggist, resulting in bodily injury, personal injury, and/or property damage to a customer.	N
Dental Liability	P1422-000000	Coverage in the event that, an act or omission is committed by a dentist, resulting in bodily injury, personal injury, and/or property damage to a customer.	N
Innkeepers Liability	P1423-000000	Coverage for negligent acts or omissions of an operator of a motel or hotel resulting in bodily injury to guests and damage or destruction of a guest's property.	N
Auto Clubs	P1500-000000	Coverage issued to auto clubs in consideration of dues, assessments, or periodic payments of money, promising its members or subscribers to assist them in matters relating to travel and the operation, use and maintenance of an automobile in the supply of features or services.	N

Product Name	Product Type Code	Description	Certified (Yes/No/Optional)
Vehicle Mechanical Breakdown	P1600-000000	Coverage provided whereby a person other than the owner, seller or lessor of a vehicle, assumes the risk of and/or the expense or portion thereof for the mechanical breakdown or mechanical failure of a motor vehicle.	N
Property Residual Value	P1700-000000	Coverage provided whereby a person other than the owner, seller, lessee, or lessor of property, either directly or indirectly, assumes the risk of and/or the expense or portion thereof for the residual value of property.	N
Home Warranty	P1800-000000	Coverage providing a warranty that guarantees repair or replacement, or indemnity for repair or replacement, for defective parts, mechanical or electrical breakdown, labor or other remedial measures.	N
Travel	P1900-000000	Coverage for pitfalls associated with travel.	N
Trip Cancellation	P1901-000000	Coverage when travelers must cancel the trip.	N
Trip Interruption	P1902-000000	Coverage in the event a trip is terminated.	N
Loss Luggage	P1903-000000	Coverage for valuables lost and expenses incurred because of the inconvenience.	N
Default Protection	P1904-000000	Coverage for when a trip is cancelled because a carrier or tour operator is no longer in business.	N
Collision Damage Waiver	P2000-000000	Contract whereby the lessor agrees to waive any and all claims for any damages to the rental motor vehicle.	N
Animal Insurers	P2100-000000	Coverage for the risk and/or expense for the health of an animal having an gross weight of under 300 pounds at maturity.	N